

Ex. 11

LEX0000421

E-SIGN DISCLOSURE

Your electronic signature signifies your agreement to transact business electronically, which includes receiving all documents in HTML or PDF format and communicating over the Internet.

You also certify that you are at least 18 years of age and have access to the Internet to receive Lexington's services and to view, print and retain all documentation. You may receive paper copies by calling your paralegal at 800-341-8441 at no charge.

Though you may withdraw your consent to electronically transact business with Lexington by calling your paralegal, by doing so Lexington will no longer be able to provide you services.

I acknowledge that I have received and agree to these terms.

/s/
Name

Date

ENGAGEMENT AGREEMENT AND LIMITED DESIGNATION OF AGENCY

Thank you for hiring John C. Heath, Attorney at Law, PLLC d/b/a Lexington Law Firm, 360 North Cutler Drive, North Salt Lake, Utah 84054 (“Lexington”) to represent you. This Engagement Agreement and Limited Designation of Agency (“Contract”) is made in the state of Utah and constitutes the complete understanding between you and Lexington (the “Representation”).

I. DEFINITIONS

- A. Bureaus. The term “Bureaus” shall mean, collectively or individually, the major credit bureaus (TransUnion, Equifax, and Experian).
- B. Credit Repair Communications. The term “Credit Repair Communications” shall mean written or electronic communications to Bureaus and/or Furnishers. Credit Repair Communications will be sent in accordance with your instructions and information as well as with Lexington’s analysis of your credit reports.
- C. Content. The term “Content” shall mean Lexington’s works of authorships, including but not limited to its registered marks, copyrighted material, any revisions, modifications and enhancements thereto, and any trade dress.
- D. Furnishers. The term “Furnishers” shall mean one or more credit report information furnishers (for example, creditors, debt collectors, and banks).
- E. Service Interval. The term “Service Interval” shall mean 5-15 days after the date of this Contract, and monthly thereafter or the date Representation ends, if earlier.
- F. Service Interval Trimester. The term “Service Interval Trimester” shall mean four consecutive Service Intervals.
- G. Websites. The term “Websites” shall mean the websites located at www.lexingtonlaw.com and clients.lexingtonlaw.com, and such other sites as Lexington may choose to operate in connection with the Representation.

II. SERVICES AND REPRESENTATION

You are engaging the Concord Premier service level (described below) as of the date of this Contract. You may change your service level at any time simply by contacting Lexington. In the event you change your service level, all terms and conditions of this Contract will apply to your chosen service level.

You agree that, by signing this Contract, you are providing Lexington with “written instructions” in accordance with the Fair Credit Reporting Act to periodically obtain your credit reports from any consumer reporting agency, affiliate or third party and to use your credit reports to provide you with the services agreed to as part of this Contract.

Lexington performs one or more of the following services before you pay: enters your personal data and one or more credit reports into its secure database; provides you with a login to access your case online and to access certain informative content Lexington offers its clients; collects information and instructions from you regarding your particular circumstances and how you wish to proceed; analyzes your case; and prepares and sends one or more Credit Repair Communications on your behalf.

Subsequently, Lexington typically performs one or more of the following ongoing and periodic services as appropriate in its judgment and discretion: receives and reviews Bureau and Furnisher correspondence sent to us directly or by you; collects and reviews updated information and instructions from you regarding your circumstances, goals, and case; monitors and analyzes your case; provides you with status updates regarding your case; and prepares and sends one or more additional Credit Repair Communications on your behalf.

Lexington cannot guarantee and you are not paying for a particular credit report outcome or result; you are paying only for Lexington's efforts on your behalf. The Bureaus or Furnishers may not respond to initial or subsequent Credit Repair Communications and ultimately may decide not to remove items from your consumer credit files despite Lexington's efforts.

Lexington's Representation is designed to assist you in your efforts to ensure that your credit reports fairly and accurately reflect your credit history, and to provide you with valuable guidance as you continue to manage your credit. In order to meet your precise needs, Lexington offers the following service levels that may assist you in your efforts to stay on track. Regardless of the service level, Lexington uses its judgment and discretion to determine the content, number and frequency of the Credit Repair Communications. Credit Repair Communications may be sent to Bureaus and/or Furnishers up to two (2) weeks after you choose to end Representation (due to variations in transit time and the period required to process a request to cancel Representation). This Contract is only for the services listed below related to your chosen service level and does not include pre-litigation or litigation services.

A. CREDIT REPAIR SERVICE LEVELS

Concord Standard.

- The Concord Standard service level will assist you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate, and substantiated consumer credit reporting.
- Based upon its analysis of your credit reports and the information and instructions you provide, Lexington will prepare and send Credit Repair Communications to Bureaus and up to three Credit Repair Communications to Furnishers during a Service Interval on your behalf and in your name to verify and/or challenge the accuracy of your credit reports.

Concord Premier.

- The Concord Premier service level will, in addition to all services provided under the Concord Standard service level, provide personalized analyses of factors impacting credit scoring. Lexington will provide at least one credit score improvement analysis during a Service Interval.

Clients who engage the Concord Standard service level or Concord Premier service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 4 to 6 Credit Repair Communications; (b) 2 Service Intervals – 8 to 12 Credit Repair Communications; (c) 4 Service Intervals – 16 to 24 Credit Repair Communications; (d) 6 Service Intervals – 24 to 36 Credit Repair Communications; (e) 8 Service Intervals – 32 to 48 Credit Repair Communications; (f) 10 Service Intervals – 40 to 60 Credit Repair Communications; (g) 12 Service Intervals – 48 to 72 Credit Repair Communications.

Concord Premier Plus.

The Concord Premier Plus service level will, in addition to all services provided under the Concord Premier service level, provide:

- additional Credit Repair Communications,
- periodic credit score tracking,
- management tools for identity protection and personal finance, and
- other communications as requested and as applicable that leverage additional consumer protections.

Clients who engage the Concord Premier Plus service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 7 to 10 Credit Repair Communications; (b) 2 Service Intervals – 14 to 20 Credit Repair Communications; (c) 4 Service Intervals – 28 to 40 Credit Repair Communications; (d) 6 Service Intervals – 42 to 60 Credit Repair Communications; (e) 8 Service Intervals – 56 to 80 Credit Repair Communications; (f) 10 Service Intervals – 70 to 100 Credit Repair Communications; (g) 12 Service Intervals – 84 to 120 Credit Repair Communications.

Lex Essentials Reduced Rate Structure.

- Lex Essentials is a reduced rate subset of your service level. Lex Essentials will assist you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate and substantiated consumer credit reporting.
- Based upon its analysis of your credit reports and the information and instructions you provide, Lexington will prepare and send Credit Repair Communications to Bureaus and up to two Credit Repair Communications to Furnishers during a Service Interval on your behalf and in your name to verify and/or challenge the accuracy of your credit reports.

Clients who engage Lex Essentials for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 2 to 4 Credit Repair Communications; (b) 2 Service Intervals – 4 to 8 Credit Repair Communications; (c) 4 Service Intervals – 8 to 16 Credit Repair Communications; (d) 6 Service Intervals – 12 to 24 Credit Repair Communications; (e) 8 Service Intervals – 16 to 32 Credit Repair Communications; (f) 10 Service Intervals – 20 to 40 Credit Repair Communications; (g) 12 Service Intervals – 24 to 48 Credit Repair Communications.

Lex OnTrack.

- The Lex OnTrack service level is designed to assist you in managing your credit profile, identity, and personal finances.
- Lexington will provide you with periodic credit score tracking, fraud alerts and other tools for identity protection, daily credit monitoring, and tools for managing your personal financial accounts.
- Once each Service Interval Trimester, Lexington will provide a credit score improvement analysis of factors impacting your credit score.
- When applicable, the Lex OnTrack service level also assists you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate, and substantiated consumer credit reporting, but at a reduced pace.
- Based upon its analysis of your credit reports and the information and instructions you provide, Lexington will prepare and send, as applicable, up to one Credit Repair Communication to Furnishers during a Service Interval, and up to three Credit Repair Communications to Bureaus during a Service Interval Trimester.

Clients with credit report items requiring Credit Repair Communications, who engage the Lex OnTrack service level for the following example number(s) of specified Service Intervals, have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 1 to 2 Credit Repair Communications; (b) 2 Service Intervals – 2 to 4 Credit Repair Communications; (c) 4 Service Intervals – 4 to 8 Credit Repair Communications; (d) 6 Service Intervals – 6 to 12 Credit Repair Communications; (e) 8 Service Intervals – 8 to 16 Credit Repair Communications; (f) 10 Service Intervals – 10 to 20 Credit Repair Communications; (g) 12 Service Intervals – 12 to 24 Credit Repair Communications.

B. AFTERCARE SERVICE LEVELS

Maintenance Pro.

- The Maintenance Pro service level is designed for clients with few remaining credit report items requiring Lexington's attention.
- This service level will provide the same services as Concord Premier; however, the Credit Repair Communications sent on your behalf and in your name will be performed less frequently:

- Lexington will send up to one Credit Repair Communication to Furnishers during a Service Interval, and up to three Credit Repair Communications to Bureaus during a Service Interval Trimester. Lexington will also provide one to three credit score improvement analyses during a Service Interval Trimester.

Clients who engage the Maintenance Pro service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 1 to 2 Credit Repair Communications; (b) 2 Service Intervals – 2 to 4 Credit Repair Communications; (c) 4 Service Intervals – 4 to 8 Credit Repair Communications; (d) 6 Service Intervals – 6 to 12 Credit Repair Communications; (e) 8 Service Intervals – 8 to 16 Credit Repair Communications; (f) 10 Service Intervals – 10 to 20 Credit Repair Communications; (g) 12 Service Intervals – 12 to 24 Credit Repair Communications.

ReportWatch.

- The ReportWatch service level is designed for clients who have achieved their primary credit repair goals but would continue to benefit from longer-term credit report and score monitoring and analysis.
- This service level will provide regular notifications as well as personalized coaching regarding factors underlying credit scoring.
- Language within this Contract related to Credit Repair Communications, Bureaus and Furnishers will not apply to the ReportWatch service level.

III. PAYMENT AND FEES

Lexington never charges before any services are fully performed. Fees are collected on a periodic basis, but only for services previously provided. Because fees are charged after rendering services, you should expect to pay a final fee when you choose to end Representation and fees are generally not refundable. Any service credit provided by Lexington will be applied to services rendered and will expire upon cancellation of Lexington's Representation.

A Service Interval fee is charged five to fifteen days from the date of this Contract as follows: \$99.95 for Concord Standard and Concord Premier service levels; \$119.95 for Concord Premier Plus; \$24.95 for Lex OnTrack; \$19.95 for Maintenance Pro; or \$12.95 for ReportWatch. This fee will be charged after related services have been fully rendered.

When you elect to continue additional Service Interval(s) at a selected service level, you will be charged the following at the end of each Service Interval, for work previously and fully rendered: \$79.95 for Concord Standard; \$99.95 for Concord Premier; \$119.95 for Concord Premier Plus; \$59.95 for Lex Essentials; \$24.95 for Lex OnTrack; \$19.95 for Maintenance Pro; or \$12.95 for ReportWatch. Charges will be processed on or about the same day of each month for each Service Interval(s) until you elect to suspend or cancel service. For example, if a fee for services was charged on the seventh of the month and you choose to continue for another Service

Interval, the fee for that Service Interval will be charged on or about the seventh of the next month for work previously and fully rendered. (The specific day of the month may vary slightly due to weekends and holidays.) A final fee will be charged on the day you end Representation. Depending on which payment method you have selected, fees will either be charged to your credit or debit card or drafted from your bank account.

You agree to pay the following late charge when payment for Lexington's Representation is not honored upon first presentment by Lexington to your credit or debit card company or bank: \$19.95 for Concord Standard, Concord Premier, and Concord Premier Plus; \$9.95 for Lex Essentials; or \$4.95 for Lex OnTrack and Maintenance Pro. You authorize Lexington to substitute additional payment methods provided by you in the event any fee or charge authorized by this Contract is not honored upon first presentment by Lexington. You grant Lexington permission to withdraw any fee or charge authorized by this Contract from your credit or debit card or bank account and to verify your account information.

While the amount of work performed may vary from Service Interval to Service Interval, your monthly fee for additionally elected Service Intervals will remain the same and will be collected only for services previously and completely rendered.

Clients who engage the Concord Standard service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$99.95; (b) 2 Service Intervals – \$179.90; (c) 4 Service Intervals – \$339.80; (d) 6 Service Intervals – \$499.70; (e) 8 Service Intervals – \$659.60; (f) 10 Service Intervals – \$819.50; (g) 12 Service Intervals – \$979.40.

Clients who engage the Concord Premier service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$99.95; (b) 2 Service Intervals – \$199.90; (c) 4 Service Intervals – \$399.80; (d) 6 Service Intervals – \$599.70; (e) 8 Service Intervals – \$799.60; (f) 10 Service Intervals – \$999.50; (g) 12 Service Intervals – \$1199.40.

Clients who engage the Concord Premier Plus service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$119.95; (b) 2 Service Intervals – \$239.90; (c) 4 Service Intervals – \$479.80; (d) 6 Service Intervals – \$719.70; (e) 8 Service Intervals – \$959.60; (f) 10 Service Intervals – \$1199.50; (g) 12 Service Intervals – \$1439.40.

Clients who engage the Lex Essentials reduced rate structure for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$59.95; (b) 2 Service Intervals – \$119.90; (c) 4 Service Intervals – \$239.80; (d) 6 Service Intervals – \$359.70; (e) 8 Service Intervals – \$479.60; (f) 10 Service Intervals – \$599.50; (g) 12 Service Intervals – \$719.40.

Clients who engage the Lex OnTrack service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$24.95; (b) 2 Service Intervals – \$49.90; (c) 4 Service Intervals – \$99.80; (d) 6 Service Intervals

– \$149.70; (e) 8 Service Intervals – \$199.60; (f) 10 Service Intervals – \$249.50; (g) 12 Service Intervals – \$299.40.

Clients who engage the Maintenance Pro service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$19.95; (b) 2 Service Intervals – \$39.90; (c) 4 Service Intervals – \$79.80; (d) 6 Service Intervals – \$119.70; (e) 8 Service Intervals – \$159.60; (f) 10 Service Intervals – \$199.50; (g) 12 Service Intervals – \$239.40.

Clients who engage the ReportWatch service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$12.95; (b) 2 Service Intervals – \$25.90; (c) 4 Service Intervals – \$51.80; (d) 6 Service Intervals – \$77.70; (e) 8 Service Intervals – \$103.60; (f) 10 Service Intervals – \$129.50; (g) 12 Service Intervals – \$155.40.

IV. TERM AND CANCELLATION

You may suspend or cancel this Contract at any time and in a number of ways, including: (a) telephoning Lexington, (b) signing and mailing Lexington one of the Notices of Cancellation, or (c) sending Lexington a written request. Lexington honors all cancellation requests without condition or charge that are sent to Lexington within the first five days of the date of this Contract. It may take up to three business days from the day Lexington receives your request to process it. Cancellation requests sent after the first five days may result in a charge.

The length of time you may wish to engage Lexington will likely depend on a variety of factors, such as: your individual credit goals, your timely participation, the complexity of your case (e.g. the type and number of unfairly or inaccurately reported credit information subject to substantiation), initial and subsequent positions taken by a particular Furnisher or Bureau regarding an affected credit report item, new information added to your credit profile during your Representation, changes to your initial credit goals, and other related factors. This contract continues from month to month. You are advised to review your case at least each month and determine whether you wish to continue Lexington's Representation or suspend or cancel it.

Lexington reserves the right to withdraw from representing you if you breach this Contract or for any reason permitted under applicable professional rules of conduct. In the event Lexington withdraws, you agree to pay Lexington for the services rendered by Lexington previous to the date of withdrawal.

Lexington may have discussions with you regarding your case and in doing so may provide its opinion, in its judgment, regarding your options and possible outcomes, given the information you provide to Lexington. Any expressions of opinion may not reflect an actual outcome.

V. CLIENT RESPONSIBILITIES AND COMMUNICATIONS

You agree to assist Lexington in answering certain security questions regarding your identity and credit history as may be necessary to obtain your credit reports.

You agree to specify which credit report items Lexington should challenge with Bureaus, as applicable, and the basis for such actions.

You will provide Lexington with legible copies (not originals) of updated credit reports at least every ninety days, and promptly forward to Lexington copies of all correspondence you receive from the Bureaus, Furnishers, or others as the result of Lexington's efforts on your behalf. You understand and acknowledge that failure to promptly forward correspondence and updated credit reports may delay or negatively impact your case.

You agree to send only copies of documents, not originals, for Lexington to scan, store electronically, and shred.

You agree to promptly inform Lexington if your contact or payment information changes by calling your paralegal.

You agree to review your case each month and determine whether you wish to suspend or cancel the Representation.

Once Representation is canceled, you authorize Lexington to destroy your file in accordance with Lexington's retention policy, excluding only those documents which are required to be retained. You may request copies of your file for up to six months.

You agree to use the Content for your own personal benefit, and not for commercial purposes.

You agree and acknowledge that Lexington may communicate private and confidential information with you via unencrypted email at the address you provide. You agree to promptly inform Lexington if your email address changes by calling your paralegal.

You agree that all information you provide Lexington is true to the best of your knowledge.

You understand and acknowledge that you are not paying for, and that Lexington does not make, any representation, warranty, promise or guarantee as to any particular outcome or result. You are paying only for Lexington's Representation on your behalf. The Bureaus or Furnishers may decide not to remove items from your consumer credit files despite Lexington's actions.

You acknowledge that you intentionally hired Lexington, which is based in the state of Utah, to represent you as described in this Contract.

You acknowledge that Credit Repair Communications prepared by Lexington may include your account number(s) and Social Security Number in order to reference your account.

You understand Credit Repair Communications sent by Lexington to Furnishers and Bureaus on your behalf will be sent in your name, and will not be identified as being sent by Lexington. Copies of written Credit Repair Communications will be provided to you upon request.

You agree to all other terms and conditions within this Contract.

VI. LEXINGTON WILL NOT DO ANY OF THE FOLLOWING:

Lexington will not file your case in court or perform pre-litigation services on your behalf, except under a separate written agreement signed by both you and Lexington. Lexington assists you in contacting Bureaus and Furnishers to address items on your credit reports, but Lexington does not promise or provide any specific outcome with regard to your credit history or credit report. Multiple attempts to assist you in this effort may be necessary, and should you deem Lexington's actions to be unsuccessful, you may need to seek additional legal representation regarding a particular Furnisher or Bureau.

Lexington will not dispute accurate information within your credit report.

VII. STAFFING

Lexington may assign various attorneys and paralegals, clerical staff, or others to perform work on your case. You agree services in connection with your Representation may be performed by any attorney, or law firm that is associated with Lexington, and any such attorney's or law firm's paralegals, clerical staff or other assistants. There is no additional charge to you for work performed by these individuals.

VIII. GENERAL

A. ARBITRATION. You agree to arbitrate all disputes and claims between you and Lexington on an individual basis only and not as a part of any class. You agree that, by entering into this Contract, you are waiving all rights to: (a) a trial by jury; (b) participate in a class action law suit or class action arbitration; and (c) bring an action against Lexington in a court of law. You may individually arbitrate any claim against Lexington in any jurisdiction in the United States. Lexington will reimburse you up to \$300 of your arbitration filing fee. The rules of the American Arbitration Association shall govern the arbitration and can be viewed online at www.adr.org or by calling 1-800-778-7879.

B. SEVERABILITY. In the event that any provision or covenant of this Contract shall be held invalid, illegal or unenforceable by a court or arbitrator of competent jurisdiction for any reason, then such provision will be severed and replaced with a new provision that most closely reflects the original intention of the parties, and this Contract and all of its remaining provisions shall remain in full force and effect for the greatest time period and for the broadest scope permitted by applicable law. You understand and agree that your obligations under Sections III, V, and VIII, and any other provision which by its nature should survive termination, shall survive and remain enforceable after termination of this Contract for any reason without restriction or limit.

C. CONFLICTS IN TERMS. In the event of a conflict between any notice, policy, disclaimer or other term contained in the Websites or otherwise, the terms and conditions of this Contract shall

control.

D. FORCE MAJEURE. Lexington shall not be liable by reason of any failure or delay in the performance of its obligations hereunder due to any reason beyond its reasonable control.

E. COPYRIGHTS AND TRADEMARKS. You acknowledge and agree that the Content are the property of Lexington or its licensors and suppliers and are protected by federal, state, and international copyrights laws, including the common law. Any other Content not owned by Lexington that appears on the Websites is the property of its respective owner(s). All software used on the Websites is the property of Lexington or its software suppliers and is also protected by federal, state, and international copyright law, including the common law. Reproduction of such Content, in whole or in part, is prohibited without prior consent.

F. PRIVACY NOTICE. Your telephone calls may be recorded and monitored for quality assurance. Lexington may use your personal information to the extent necessary for your Representation and as allowed by Lexington's privacy policy located online at <https://www.lexingtonlaw.com/info/privacy-policy.html> and its terms of use located online at <https://www.lexingtonlaw.com/info/terms.html>. You may also request a copy of Lexington's privacy policy and terms of use by calling Lexington. By executing this Contract, you acknowledge you have reviewed and agree to Lexington's privacy policy and terms of use. To the extent Lexington's privacy policy or terms of use conflict with this Contract, this Contract shall control. Lexington will not sell your information to third parties.

G. ENTIRE AGREEMENT. This Contract is the entire agreement between you and Lexington and supersedes all other agreements, whether made orally or in writing.

IX. LIMITED DESIGNATION OF AGENCY

You agree that Lexington may act as your non-exclusive agent and attorney in fact, on your behalf, for the limited purposes of:

- (a) requesting and receiving your consumer credit disclosures and credit reports;
- (b) disputing, challenging, or investigating with Bureaus as applicable, at your direction and within our professional judgment, inaccurate, unfairly reported, incomplete, or unsubstantiated information on such disclosures and reports;
- (c) receiving results from such inquiries and communicating them to you;
- (d) investigating and/or verifying information provided by Furnishers to Bureaus; and
- (e) signing letters on your behalf and in your name.

You authorize the Bureaus and Furnishers to provide such disclosures and reinvestigation results to Lexington on your behalf, via electronic means. You further agree that you will not knowingly dispute accurate information on your credit report or disclosures.

X. SIGNATURE

I have received and had the opportunity to review the Lexington Engagement Agreement and

Limited Designation of Agency, which I understand is a binding contract, and agree to all its terms and conditions.

By providing your electronic signature, you engage Lexington to work on your behalf and you agree to the following:

You acknowledge that you have received and agree to the terms of Lexington's E-SIGN Agreement, and that you have received and have had an opportunity to review a copy of the Lexington federal and state disclosure statements and notices of cancellation.

You acknowledge that you have received and had the opportunity to review the Lexington Engagement Agreement and Limited Designation of Agency, which you understand is a binding contract, and agree to all its terms and conditions.

Required Notice Under Federal Law: You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

Lexington provides you five days from the date of this Contract to cancel without penalty or obligation.

For Utah Clients: Required Notice Under State Law: You, the buyer, may cancel this contract at any time prior to midnight of the fifth day after the date of the transaction. See the attached notice of cancellation form for an explanation of this right.

/s/ _____
Name

Date

DISCLOSURE STATEMENT

Consumer Credit File Rights Under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

**The Public Reference Branch
Federal Trade Commission
Washington, D.C. 20580**

I acknowledge that I have received and have had an opportunity to review a copy of the above written statement.

/s/
Name

Date

INFORMATION STATEMENT REQUIRED BY STATE LAW

Right to Review File: You have the right to review any file on you that is maintained by any credit reporting agency, as provided under 15 U.S.C. Sec. 1681 et seq., as amended, the Fair Credit Reporting Act.

Right to Obtain a Free Copy of Your File: A review of the file on you will be conducted free of charge by the credit reporting agency that issued a report upon which a credit denial was based, if requested within 30 days of you receiving a notice of a denial of credit.

Approximate Price of Your File: If you are not otherwise entitled to a free credit report, the three credit bureaus, Transunion, Experian, and Equifax offer varying prices for your consumer report. They can range from \$9.95 to \$21.95. Sometimes other agencies will also offer free credit reports in addition to the one free credit report available at www.annualcreditreport.com.

Right to Dispute Inaccurate or Incomplete Information: You have the right to dispute the completeness or accuracy of any item contained in any file on you that is maintained by any credit reporting agency.

Description of Services:

I. Definitions

A. Bureaus. The term “Bureaus” shall mean, collectively or individually, the major credit bureaus (TransUnion, Equifax, and Experian).

B. Credit Repair Communications. The term “Credit Repair Communications” shall mean written or electronic communications to Bureaus and/or Furnishers. Credit Repair Communications will be sent in accordance with your instructions and information as well as with Lexington’s analysis of your credit reports.

C. Furnishers. The term “Furnishers” shall mean one or more credit report information furnishers (for example, creditors, debt collectors, and banks).

D. Representation. The term “Representation” shall mean the complete understanding between you and Lexington pursuant to your contract with Lexington.

E. Service Interval. The term “Service Interval” shall mean 5-15 days after the date of your contract with Lexington, and monthly thereafter or the date Representation ends, if earlier.

F. Service Interval Trimester. The term “Service Interval Trimester” shall mean four consecutive Service Intervals.

II. Services

Lexington performs one or more of the following services before you pay: enters your personal data and one or more credit reports into its secure database; provides you with a login to access your case online and to access certain informative content Lexington offers its clients; collects information and instructions from you regarding your particular circumstances and how you wish to proceed; analyzes your case; and prepares and sends one or more Credit Repair Communications on your behalf.

Subsequently, Lexington typically performs one or more of the following ongoing and periodic services as appropriate in its judgment and discretion: receives and reviews Bureau and Furnisher correspondence sent to us directly or by you; collects and reviews updated information and instructions from you regarding your circumstances, goals, and case; monitors and analyzes your case; provides you with status updates regarding your case; and prepares and sends one or more additional Credit Repair Communications on your behalf.

Lexington cannot guarantee and you are not paying for a particular credit report outcome or result; you are paying only for Lexington's efforts on your behalf. The Bureaus or Furnishers may not respond to initial or subsequent Credit Repair Communications and ultimately may decide not to remove items from your consumer credit files despite Lexington's efforts.

Lexington's Representation is designed to assist you in your efforts to ensure that your credit reports fairly and accurately reflect your credit history, and to provide you with valuable guidance as you continue to manage your credit. In order to meet your precise needs, Lexington offers the following service levels that may assist you in your efforts to stay on track. Regardless of the service level, Lexington uses its judgment and discretion to determine the content, number and frequency of the Credit Repair Communications. Credit Repair Communications may be sent to Bureaus and/or Furnishers up to two (2) weeks after you choose to end Representation (due to variations in transit time and the period required to process a request to cancel Representation). Your contract with Lexington is only for the services listed below related to your chosen service level and does not include pre-litigation or litigation services.

A. Credit Repair Service Levels

Concord Standard.

- **The Concord Standard service level will assist you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate, and substantiated consumer credit reporting.**
- **Based upon its analysis of your credit reports and the information and instructions you provide, Lexington will prepare and send Credit Repair Communications to Bureaus and up to three Credit Repair Communications to Furnishers during a Service Interval on your behalf and in your name to verify and/or challenge the accuracy of your credit reports.**

Concord Premier.

- The Concord Premier service level will, in addition to all services provided under the Concord Standard service level, provide personalized analyses of factors impacting credit scoring. Lexington will provide at least one credit score improvement analysis during a Service Interval.

Clients who engage the Concord Standard service level or Concord Premier service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 4 to 6 Credit Repair Communications; (b) 2 Service Intervals – 8 to 12 Credit Repair Communications; (c) 4 Service Intervals – 16 to 24 Credit Repair Communications; (d) 6 Service Intervals – 24 to 36 Credit Repair Communications; (e) 8 Service Intervals – 32 to 48 Credit Repair Communications; (f) 10 Service Intervals – 40 to 60 Credit Repair Communications; (g) 12 Service Intervals – 48 to 72 Credit Repair Communications.

Concord Premier Plus.

The Concord Premier Plus service level will, in addition to all services provided under the Concord Premier service level, provide:

- additional Credit Repair Communications,
- periodic credit score tracking,
- management tools for identity protection and personal finance, and
- other communications as requested and as applicable that leverage additional consumer protections.

Clients who engage the Concord Premier Plus service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 7 to 10 Credit Repair Communications; (b) 2 Service Intervals – 14 to 20 Credit Repair Communications; (c) 4 Service Intervals – 28 to 40 Credit Repair Communications; (d) 6 Service Intervals – 42 to 60 Credit Repair Communications; (e) 8 Service Intervals – 56 to 80 Credit Repair Communications; (f) 10 Service Intervals – 70 to 100 Credit Repair Communications; (g) 12 Service Intervals – 84 to 120 Credit Repair Communications.

Lex Essentials Reduced Rate Structure.

- Lex Essentials is a reduced rate subset of your service level. Lex Essentials will assist you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate and substantiated consumer credit reporting.
- Based upon its analysis of your credit reports and the information and instructions you provide, Lexington will prepare and send Credit Repair Communications to

Bureaus and up to two Credit Repair Communications to Furnishers during a Service Interval on your behalf and in your name to verify and/or challenge the accuracy of your credit reports.

Clients who engage Lex Essentials for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 2 to 4 Credit Repair Communications; (b) 2 Service Intervals – 4 to 8 Credit Repair Communications; (c) 4 Service Intervals – 8 to 16 Credit Repair Communications; (d) 6 Service Intervals – 12 to 24 Credit Repair Communications; (e) 8 Service Intervals – 16 to 32 Credit Repair Communications; (f) 10 Service Intervals – 20 to 40 Credit Repair Communications; (g) 12 Service Intervals – 24 to 48 Credit Repair Communications.

Lex OnTrack.

- The Lex OnTrack service level is designed to assist you in managing your credit profile, identity, and personal finances.
- Lexington will provide you with periodic credit score tracking, fraud alerts and other tools for identity protection, daily credit monitoring, and tools for managing your personal financial accounts.
- Once each Service Interval Trimester, Lexington will provide a credit score improvement analysis of factors impacting your credit score.
- When applicable, the Lex OnTrack service level also assists you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate, and substantiated consumer credit reporting, but at a reduced pace.
- Based upon its analysis of your credit reports and the information and instructions you provide, Lexington will prepare and send, as applicable, up to one Credit Repair Communication to Furnishers during a Service Interval, and up to three Credit Repair Communications to Bureaus during a Service Interval Trimester.

Clients with credit report items requiring Credit Repair Communications, who engage the Lex OnTrack service level for the following example number(s) of specified Service Intervals, have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 1 to 2 Credit Repair Communications; (b) 2 Service Intervals – 2 to 4 Credit Repair Communications; (c) 4 Service Intervals – 4 to 8 Credit Repair Communications; (d) 6 Service Intervals – 6 to 12 Credit Repair Communications; (e) 8 Service Intervals – 8 to 16 Credit Repair Communications; (f) 10 Service Intervals – 10 to 20 Credit Repair Communications; (g) 12 Service Intervals – 12 to 24 Credit Repair Communications.

B. Aftercare Service Levels

Maintenance Pro.

- The Maintenance Pro service level is designed for clients with few remaining credit report items requiring Lexington's attention.
- This service level will provide the same services as Concord Premier; however, the Credit Repair Communications sent on your behalf and in your name will be performed less frequently:
- Lexington will send up to one Credit Repair Communication to Furnishers during a Service Interval, and up to three Credit Repair Communications to Bureaus during a Service Interval Trimester. Lexington will also provide one to three credit score improvement analyses during a Service Interval Trimester.

Clients who engage the Maintenance Pro service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval – 1 to 2 Credit Repair Communications; (b) 2 Service Intervals – 2 to 4 Credit Repair Communications; (c) 4 Service Intervals – 4 to 8 Credit Repair Communications; (d) 6 Service Intervals – 6 to 12 Credit Repair Communications; (e) 8 Service Intervals – 8 to 16 Credit Repair Communications; (f) 10 Service Intervals – 10 to 20 Credit Repair Communications; (g) 12 Service Intervals – 12 to 24 Credit Repair Communications.

ReportWatch.

- The ReportWatch service level is designed for clients who have achieved their primary credit repair goals but would continue to benefit from longer-term credit report and score monitoring and analysis.
- This service level will provide regular notifications as well as personalized coaching regarding factors underlying credit scoring.
- Language related to Credit Repair Communications, Bureaus and Furnishers will not apply to the ReportWatch service level.

Total Cost: Clients who engage the Concord Standard service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$99.95; (b) 2 Service Intervals – \$179.90; (c) 4 Service Intervals – \$339.80; (d) 6 Service Intervals – \$499.70; (e) 8 Service Intervals – \$659.60; (f) 10 Service Intervals – \$819.50; (g) 12 Service Intervals – \$979.40.

Clients who engage the Concord Premier service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$99.95; (b) 2 Service Intervals – \$199.90; (c) 4 Service Intervals – \$399.80; (d) 6 Service Intervals – \$599.70; (e) 8 Service Intervals – \$799.60; (f) 10 Service Intervals – \$999.50; (g) 12 Service Intervals – \$1199.40.

Clients who engage the Concord Premier Plus service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$119.95; (b) 2 Service Intervals – \$239.90; (c) 4 Service Intervals –

\$479.80; (d) 6 Service Intervals – \$719.70; (e) 8 Service Intervals – \$959.60; (f) 10 Service Intervals – \$1199.50; (g) 12 Service Intervals – \$1439.40.

Clients who engage the Lex Essentials reduced rate structure for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$59.95; (b) 2 Service Intervals – \$119.90; (c) 4 Service Intervals – \$239.80; (d) 6 Service Intervals – \$359.70; (e) 8 Service Intervals – \$479.60; (f) 10 Service Intervals – \$599.50; (g) 12 Service Intervals – \$719.40.

Clients who engage the Lex OnTrack service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$24.95; (b) 2 Service Intervals – \$49.90; (c) 4 Service Intervals – \$99.80; (d) 6 Service Intervals – \$149.70; (e) 8 Service Intervals – \$199.60; (f) 10 Service Intervals – \$249.50; (g) 12 Service Intervals – \$299.40.

Clients who engage the Maintenance Pro service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$19.95; (b) 2 Service Intervals – \$39.90; (c) 4 Service Intervals – \$79.80; (d) 6 Service Intervals – \$119.70; (e) 8 Service Intervals – \$159.60; (f) 10 Service Intervals – \$199.50; (g) 12 Service Intervals – \$239.40.

Clients who engage the ReportWatch service level for the following example number(s) of specified Service Intervals pay Lexington the following total amounts: (a) 1 Service Interval – \$12.95; (b) 2 Service Intervals – \$25.90; (c) 4 Service Intervals – \$51.80; (d) 6 Service Intervals – \$77.70; (e) 8 Service Intervals – \$103.60; (f) 10 Service Intervals – \$129.50; (g) 12 Service Intervals – \$155.40.

Bond: In accordance with Utah Code § 13-21-3, Lexington Law Firm has posted a surety bond with the Division of Consumer Protection of the Department of Commerce of the state of Utah in the amount of \$100,000. The bond is No. 04BSBDP7101 and is held by Hartford Insurance Company at One Hartford Plaza, Hartford, Connecticut 06155. If you have reason to believe that Lexington has violated Title 13, Chapter 21 of the Utah Code, you have a right to proceed against the bond.

I acknowledge that I have received and have had an opportunity to review a copy of the above written statement.

/s/ _____
Name

Date

Federal Notice of Cancellation

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to John C. Heath, Attorney at Law, PLLC, d/b/a Lexington Law Firm, at PO Box 510290, Salt Lake City, Utah 84151, before midnight on 05/10/2017

I hereby cancel this transaction,

(date)

(purchaser's signature)

NOTICE OF CANCELLATION (duplicate)

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to John C. Heath, Attorney at Law, PLLC, d/b/a Lexington Law Firm, at PO Box 510290, Salt Lake City, Utah 84151, before midnight on 05/10/2017

I hereby cancel this transaction,

(date)

(purchaser's signature)

Notice of Cancellation

You may cancel this contract, without any penalty or obligation, within five days from the date the contract is signed.

If you cancel, any payment made by you under this contract will be returned within 10 days following receipt by the seller of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice, to John C. Heath, Attorney at Law PLLC d/b/a Lexington Law Firm at 360 Cutler Drive, North Salt Lake, Utah 84054 (business address) PO Box 510290, Salt Lake City, Utah 84151 (mailing address) not later than midnight 05/10/2017.

I hereby cancel this transaction.

_____ (date)

_____ (purchaser's signature)

Notice of Cancellation (duplicate)

You may cancel this contract, without any penalty or obligation, within five days from the date the contract is signed.

If you cancel, any payment made by you under this contract will be returned within 10 days following receipt by the seller of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice, to John C. Heath, Attorney at Law PLLC d/b/a Lexington Law Firm at 360 Cutler Drive, North Salt Lake, Utah 84054 (business address) PO Box 510290, Salt Lake City, Utah 84151 (mailing address) not later than midnight 05/10/2017.

I hereby cancel this transaction.

_____ (date)

_____ (purchaser's signature)

By providing your electronic signature, you engage Lexington to work on your behalf and you agree to the following:

You acknowledge that you have received and agree to the terms of Lexington's E-SIGN Agreement, and that you have received and have had an opportunity to review a copy of the Lexington federal and state disclosure statements and notices of cancellation.

You acknowledge that you have received and had the opportunity to review the Lexington Engagement Agreement and Limited Designation of Agency, which you understand is a binding contract, and agree to all its terms and conditions.

Required Notice Under Federal Law: You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

Lexington provides you five days from the date of this Contract to cancel without penalty or obligation.

For Utah Clients: Required Notice Under State Law: You, the buyer, may cancel this contract at any time prior to midnight of the fifth day after the date of the transaction. See the attached notice of cancellation form for an explanation of this right.

/s/ _____
Name

Date